Certificate Number: 15317-PAM-DE-036970429

Bankruptcy Case Number: 18-03671



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 11, 2022, at 8:17 o'clock AM PST, Gail A Reichert completed a course on personal financial management given by telephone by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 11, 2022 By: /s/Lea Sorino

Name: Lea Sorino

Title: Counselor